

**WHAT IS CLAIMED IS:**

1. A school commerce system comprising

an electronic network based central controller trustee computer which is accessible by students, parents, school trustees, and vendors via an electronic network, said central  
5 controller trustee computer including software having,

a commerce database module by which a parent has previously established a student account with pertinent information about the student and with information as to how the account is to be funded from a third party financial institution by said parent and with information as to spending restrictions with a vendor which are imposed on said account by  
10 said parent,

means for transferring funds from said third party financial institution into said student account, and

means for transferring funds from said student account to a vendor account when said student inputs a unique identifier and password and indicates a desired purchase  
15 from said vendor.

2. The school commerce system of claim 1 wherein said student account may optionally be a common student account for a plurality of students of a parent.

20 3. The school commerce system of claim 1 further comprising

means for verifying that there are no restrictions on said student account that would prohibit a transaction with said vendor.

4. The school commerce system of claim 1 further comprising  
means for monitoring said student account to determine if a minimum balance is  
present in said account, and  
means for notifying said parent if said minimum balance is not present in said student  
5 account.

5. The school commerce system of claim 1 further comprising  
means for determining a balance and transaction history in said student account, and  
means for a parent to have electronic access to said balance and said transaction  
10 history in said student account.

6. The school commerce system of claim 1 further comprising  
means for monitoring said student account for abnormal student account activity, and  
means for notifying said parent of said abnormal student account activity.

7. The school commerce system of claim 1 further comprising  
means for transferring funds from said vendor account to a third party vendor  
financial institution.

8. The school commerce system of claim 1 further comprising  
means for determining a vendor account balance and transaction history in said  
20 vendor account, and

means for said vendor to have electronic access to said vendor account balance and transaction history.

9. The school commerce system of claim 1 further comprising

means for notifying a parent of said student who has a student account of information about school events of interest.

10. The school commerce system of claim 1 further comprising

means for selecting student accounts for notification of said school events and notifying a parent based on said information retrieved from said database module.

11. The school commerce system of claim 1 further comprising

an information database including data associated with each school of a plurality of schools in a school district.

12. The school commerce system of claim 11 further comprising

means by which a trustee of a particular school has access to information in said information database about said particular school.

13. The school commerce system of claim 11 further comprising

means for school trustees to input information in said information database.

14. The school commerce system of claim 11 further comprising

a governmental agency database, including information established by a governmental agency about said governmental agency, and

means for said governmental agency to access information in said information

5 database and said governmental agency database.

DATE	DESCRIPTION	AMOUNT	CHECK NO.	BANK	DATE	DESCRIPTION	AMOUNT	CHECK NO.	BANK
1/1/20	DEPOSIT	100.00		WELLS FARGO	1/1/20	DEPOSIT	100.00		WELLS FARGO
1/15/20	PAYROLL	50.00	101	WELLS FARGO	1/15/20	PAYROLL	50.00	101	WELLS FARGO
1/31/20	RENT	25.00	102	WELLS FARGO	1/31/20	RENT	25.00	102	WELLS FARGO
2/1/20	DEPOSIT	100.00		WELLS FARGO	2/1/20	DEPOSIT	100.00		WELLS FARGO
2/15/20	PAYROLL	50.00	103	WELLS FARGO	2/15/20	PAYROLL	50.00	103	WELLS FARGO
2/28/20	RENT	25.00	104	WELLS FARGO	2/28/20	RENT	25.00	104	WELLS FARGO
3/1/20	DEPOSIT	100.00		WELLS FARGO	3/1/20	DEPOSIT	100.00		WELLS FARGO
3/15/20	PAYROLL	50.00	105	WELLS FARGO	3/15/20	PAYROLL	50.00	105	WELLS FARGO
3/31/20	RENT	25.00	106	WELLS FARGO	3/31/20	RENT	25.00	106	WELLS FARGO
4/1/20	DEPOSIT	100.00		WELLS FARGO	4/1/20	DEPOSIT	100.00		WELLS FARGO
4/15/20	PAYROLL	50.00	107	WELLS FARGO	4/15/20	PAYROLL	50.00	107	WELLS FARGO
4/30/20	RENT	25.00	108	WELLS FARGO	4/30/20	RENT	25.00	108	WELLS FARGO
5/1/20	DEPOSIT	100.00		WELLS FARGO	5/1/20	DEPOSIT	100.00		WELLS FARGO
5/15/20	PAYROLL	50.00	109	WELLS FARGO	5/15/20	PAYROLL	50.00	109	WELLS FARGO
5/31/20	RENT	25.00	110	WELLS FARGO	5/31/20	RENT	25.00	110	WELLS FARGO
6/1/20	DEPOSIT	100.00		WELLS FARGO	6/1/20	DEPOSIT	100.00		WELLS FARGO
6/15/20	PAYROLL	50.00	111	WELLS FARGO	6/15/20	PAYROLL	50.00	111	WELLS FARGO
6/30/20	RENT	25.00	112	WELLS FARGO	6/30/20	RENT	25.00	112	WELLS FARGO
7/1/20	DEPOSIT	100.00		WELLS FARGO	7/1/20	DEPOSIT	100.00		WELLS FARGO
7/15/20	PAYROLL	50.00	113	WELLS FARGO	7/15/20	PAYROLL	50.00	113	WELLS FARGO
7/31/20	RENT	25.00	114	WELLS FARGO	7/31/20	RENT	25.00	114	WELLS FARGO
8/1/20	DEPOSIT	100.00		WELLS FARGO	8/1/20	DEPOSIT	100.00		WELLS FARGO
8/15/20	PAYROLL	50.00	115	WELLS FARGO	8/15/20	PAYROLL	50.00	115	WELLS FARGO
8/31/20	RENT	25.00	116	WELLS FARGO	8/31/20	RENT	25.00	116	WELLS FARGO
9/1/20	DEPOSIT	100.00		WELLS FARGO	9/1/20	DEPOSIT	100.00		WELLS FARGO
9/15/20	PAYROLL	50.00	117	WELLS FARGO	9/15/20	PAYROLL	50.00	117	WELLS FARGO
9/30/20	RENT	25.00	118	WELLS FARGO	9/30/20	RENT	25.00	118	WELLS FARGO
10/1/20	DEPOSIT	100.00		WELLS FARGO	10/1/20	DEPOSIT	100.00		WELLS FARGO
10/15/20	PAYROLL	50.00	119	WELLS FARGO	10/15/20	PAYROLL	50.00	119	WELLS FARGO
10/31/20	RENT	25.00	120	WELLS FARGO	10/31/20	RENT	25.00	120	WELLS FARGO
11/1/20	DEPOSIT	100.00		WELLS FARGO	11/1/20	DEPOSIT	100.00		WELLS FARGO
11/15/20	PAYROLL	50.00	121	WELLS FARGO	11/15/20	PAYROLL	50.00	121	WELLS FARGO
11/30/20	RENT	25.00	122	WELLS FARGO	11/30/20	RENT	25.00	122	WELLS FARGO
12/1/20	DEPOSIT	100.00		WELLS FARGO	12/1/20	DEPOSIT	100.00		WELLS FARGO
12/15/20	PAYROLL	50.00	123	WELLS FARGO	12/15/20	PAYROLL	50.00	123	WELLS FARGO
12/31/20	RENT	25.00	124	WELLS FARGO	12/31/20	RENT	25.00	124	WELLS FARGO